<u>IN THE CLAIMS</u>

The following is a complete listing of the claims in this application, reflects all changes currently being made to the claims, and replaces all earlier versions and all earlier listings of the claims:

1.   (Currently Amended) A method for facilitating the selection of at least one ~~authentication method~~ <u>method of authentication</u> for accessing a restricted service, comprising the steps of:

enabling a user to select a method of authentication for access to the restricted service, wherein the restricted service requires a method of authentication in order to gain access to the restricted service; [[and]]

registering the ~~user-selected~~ <u>user-selected</u> method of authentication<u>; and</u>

~~which facilitates the user's ability for gaining access to the restricted service.~~

<u>presenting the registered method of authentication as the method of authentication for access to the restricted service,</u>

<u>wherein if the registered method of authentication is inaccessible, the user is enabled to select a different method of authentication for access to the restricted service.</u>

2.   (Currently Amended) The method of claim 1, wherein the method of authentication includes at least one [[of]] <u>of:</u> user identification and ~~password,~~ <u>password;</u> user identification and ~~pass-phrase,~~ <u>pass-phrase;</u> smart card and [[PIN,]] <u>PIN;</u> smart card and digital ~~certificate,~~ <u>certificate;</u> ~~biometrics,~~ <u>biometrics;</u> sound ~~verification,~~ <u>verification;</u>

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radio frequency and ~~password,~~ password; infrared and ~~password,~~ password; and handheld computing device ~~palm-pilot~~ and digital certificate.

3.   (Original) The method of claim 1, further comprising the step of enabling the user to select more than one method of authentication for access to the restricted service.

4.   (Currently Amended) The method of claim 1, further comprising the step of registering the ~~user-selected~~ user-selected method of authentication as a minimum level of security for authentication for the user.

5.   (Currently Amended) A method for facilitating a user's selection of a minimum security level for authentication for a login into a system, comprising the steps of:

querying the user to select at least one level of security for authentication by presenting a dialog box to the user;

enabling the user to submit a ~~user-selected~~ user-selected level of security for authentication into the system by entering the ~~user-selected~~ user-selected level of security for authentication into the dialog ~~box such that a predetermined security level for authentication is selected by the user; and~~ box;

registering the ~~user-selected~~ user-selected level of security for authentication into the ~~system such that the system may authenticate the user based on the predetermined security level for authentication.~~ system; and

presenting the registered level of security for authentication as the level of security for authentication for access to the restricted service,

wherein if the registered level of security for authentication is inaccessible, the user is enabled to select a different level of security for authentication for access to the restricted service.

6.   (Currently Amended) The method of claim 5, wherein the ~~predetermined security level~~ user-selected level of security for authentication includes at least one [[of]] of: user identification and ~~password,~~ password; user identification and ~~pass-phrase,~~ pass-phrase; smart card and [[PIN,]] PIN; smart card and digital ~~certificate,~~ certificate; ~~biometrics,~~ biometrics; sound ~~verification,~~ verification; radio frequency and ~~password,~~ password; infrared and ~~password,~~ password; and handheld computing device ~~palm pilot~~ and digital certificate.

7.   (Currently Amended) The method of claim 5, wherein the user is enabled to submit ~~further comprising the step of enabling the user to select~~ a plurality of ~~predetermined security levels with~~ user-selected levels of security for authentication into the system.

8-13.   (Cancelled)

14. (Currently Amended) A computer implemented method for facilitating a user's selection of at least one ~~authentication method~~ method of authentication, comprising the steps of:

obtaining data [[on]] from the user, wherein the user submits the data via a communication channel to an authentication ~~method~~ system having a memory and a processor;

storing the data in the memory and using the processor to configure the data for registering a ~~user-selected authentication method~~ user-selected method of authentication in the authentication ~~method~~ system; [[and]]

registering a ~~user-selected authentication method~~ the user-selected method of authentication; and ~~in the authentication method system.~~

presenting the registered method of authentication as the method of authentication for access to the restricted service,

wherein if the registered method of authentication is inaccessible, the user is enabled to select a different method of authentication for access to the restricted service.

15. (Currently Amended) A method for facilitating a user's selection of at least one ~~authentication method~~ method of authentication, comprising the steps of:

receiving a request for data from an authentication ~~method~~ system;

submitting data to the authentication ~~method~~ system via a communication channel coupled to the authentication ~~method~~ system, wherein the user selects ~~an~~ ~~authentication method~~ a method of authentication by submitting data into the authentication ~~method~~ system; [[and]]

registering the ~~user's selected authentication method~~ user-selected method of authentication in the authentication ~~method system.~~ system; and

presenting the registered method of authentication as the method of authentication for access to the restricted service,

wherein if the registered method of authentication is inaccessible, the user is enabled to select a different method of authentication for access to the restricted service.

16.   (Currently Amended) A method for facilitating a user's selection of at least one ~~authentication method~~ method of authentication, comprising the steps of:

submitting data in connection with a user to an authentication ~~method~~ system;

obtaining data [[on]] from the user for input into the authentication ~~method~~ system;

registering the user with the authentication ~~method~~ system, wherein the user indicates a ~~predetermined authentication method for the user;~~ user-selected method of authentication; and

~~requiring the predetermined authentication method for the user to access a restricted service.~~

presenting the registered method of authentication as the method of authentication for access to the restricted service,

wherein if the registered method of authentication is inaccessible, the user is enabled to select a different method of authentication for access to the restricted service.

17-18. (Cancelled)

19.   (Currently Amended) An authentication system, comprising:

a database for receiving data on at least one user; [[,]]

a processor coupled to the database for configuring the data in a format;

a communication means in communication with the database and the

processor for transmitting the data from at least one user to the database and the processor,

wherein the data includes a ~~user-selected~~ user-selected method of

authentication such that the user may register the ~~user-selected~~ user-selected method of

authentication into the authentication ~~method system; and~~ system,

~~the user becomes registered into the authentication method system upon~~

~~transmitting the data to the database and processor.~~

the user is presented with the registered method of authentication as the

method of authentication for access to the restricted service, and

if the registered method of authentication is inaccessible, the user is enabled

to select a different method of authentication for access to the restricted service.

20.   (Currently Amended) The authentication ~~method~~ system of claim 19,

wherein the ~~user-selected~~ user-selected method of authentication includes at least one [[of]]

of: user identification and ~~password,~~ password; user identification and ~~pass-phrase,~~ pass-

phrase; smart card and [[PIN,]] PIN; smart card and digital ~~certificate,~~ certificate;

~~biometrics,~~ biometrics; sound ~~verification,~~ verification; radio frequency and ~~password,~~

password; infrared and ~~password,~~ password; and handheld computing device ~~palm pilot~~ and digital certificate.

21. (Currently Amended) An authentication system, comprising:

a host server including a processor for processing data in connection with a user;

a memory coupled to the processor for storing the data;

an input digitizer coupled to the memory and the processor for inputting the data into the memory; and

an application program stored in the memory and accessible by the processor for directing processing of the data by the processor, wherein the application program is configured to:

obtain data on the user, wherein the user submits the data to the host server via a communication channel;

store the data in the memory and use the processor to configure the data to indicate a ~~user selected~~ user-selected method of authentication; [[and]]

register the ~~user-selected~~ user-selected method of authentication with the host ~~server.~~ server; and

present the registered method of authentication as the method of authentication for access to the restricted service,

wherein if the user-selected method of authentication is inaccessible, the user is enabled to select a different method of authentication for access to the restricted service.

22.   (Currently Amended) The authentication ~~method~~ system of claim 21, wherein the ~~user selected~~ user-selected method of authentication includes at least one [[of]] of: user identification and ~~password,~~ password; user identification and ~~pass-phrase,~~ pass-phrase; smart card and [[PIN,]] PIN; smart card and digital ~~certificate,~~ certificate; ~~biometrics,~~ biometrics; sound ~~verification,~~ verification; radio frequency and ~~password,~~ password; infrared and ~~password,~~ password; and handheld computing device ~~palm pilot~~ and digital certificate.

23-26. (Cancelled)